

United States Bankruptcy Court
Southern District of Mississippi

In re:
Emma Christine Everett
Debtor

Case No. 25-50650-KMS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: May 02, 2025

User: mssbad
Form ID: 309A

Page 1 of 2
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2025:

Recip ID	Recipient Name and Address
db	+ Emma Christine Everett, 20 Peter May Dr, Waynesboro, MS 39367-9475
5506634	+ 1st Progressive, P.O. Box 9053, Johnson City, TN 37615-9053
5506635	+ Anderson Hospital, P.O. Box 1630, Meridian, MS 39302-1630
5506636	+ Anderson Regional Medi, 2124 14th St, Meridian, MS 39301-4040
5506638	+ Arthur Everett Jr, 713 Mitchell St, Waynesboro, MS 39367-3021
5506645	+ CSpire Wireless, PO Box 159, Meadville, MS 39653-0159
5506643	+ Courtney & Camp, PO Box 529, Jackson, MS 39205-0529
5506644	+ Craft Auto, 1908 W Pine St, Hattiesburg, MS 39401-7560
5506649	John Rawls, 123 Altaire Rd, Waynesboro, MS 39367
5506655	+ South Central Clinics, P.O. Box 1649, Laurel, MS 39441-1649
5506656	Sunbelt Federal CU, Attn: Bankruptcy, 6885 Us Hwy 49, Hattiesburg, MS 39402

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	May 02 2025 19:24:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	+ EDI: QDAHENDERSON.COM	May 02 2025 23:21:00	Derek A Henderson T1, 1765-A Lelia Drive, Suite 103, Jackson, MS 39216-4820
ust	+ Email/Text: ustpreign05.ja.ecf@usdoj.gov	May 02 2025 19:24:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5506637	+ Email/Text: lnelson@arcmgmt.com	May 02 2025 19:24:00	ARC Management Group, 1940 Lodge Rd NW, Ste 200, Kennesaw, GA 30144-7577
5506639	+ Email/Text: bankruptcy@bxs.com	May 02 2025 19:24:00	Bancorp South, PO Box 3370, Tupelo, MS 38803-3370
5506640	+ EDI: CAPITALONE.COM	May 02 2025 23:21:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5506641	+ EDI: CAPITALONE.COM	May 02 2025 23:21:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
5506642	+ EDI: CAPONEAUTO.COM	May 02 2025 23:21:00	Capital One Auto, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2359
5506646	+ Email/PDF: acg.exeter.ebn@aisinfo.com	May 02 2025 19:34:27	Exeter Finance, PO Box 166008, Irving, TX 75016-6008
5506647	+ Email/Text: bankruptcy@curo.com	May 02 2025 19:24:00	First Heritage, Attn: Bankruptcy, Po Box 1947, Greenville, SC 29602-1947
5506648	+ EDI: AMINFOFP.COM	May 02 2025 23:21:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5506650	Email/Text: govtaudits@labcorp.com	May 02 2025 19:24:00	Labcorp, PO Box 2240, Burlington, NC 27216-2240
5506651	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		

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5506653	+ Email/Text: ecfbankruptcy@progleasing.com	May 02 2025 19:24:00	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
		May 02 2025 19:24:00	Progressive Leasing, 256 W Data Dr, Draper, UT 84020-2315
5506654	+ Email/Text: newbk@Regions.com	May 02 2025 19:24:00	Regions, 1900 Fifth Ave, Birmingham, AL 35203-2670
5506657	Email/Text: bankruptcy@towerloan.com	May 02 2025 19:24:00	Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232
5506658	Email/Text: twilliams@waynegeneralhospital.org	May 02 2025 19:24:00	Wayne General Hospital, 950 Matthew Drive, Waynesboro, MS 39367
5506659	+ Email/Text: bk@worldacceptance.com	May 02 2025 19:24:27	Wfc, Attn: Bankruptcy, Po Box 6429, Greenville, SC 29606-6429

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5506652		no name on CR Liability

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2025

Signature: /s/Gustava Winters

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline **United States Bankruptcy Court Southern District of Mississippi**

Information to identify the case:

Debtor 1	Emma Christine Everett	Social Security number or ITIN	xxx-xx-5262
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court for the Southern District of Mississippi		Date case filed for chapter 7 5/2/25	
Case number: 25-50650-KMS			

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Emma Christine Everett	
2. All other names used in the last 8 years	aka Emma Everett	
3. Address	20 Peter May Dr Waynesboro, MS 39367	
4. Debtor's attorney Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email trollins@therollinsfirm.com
5. Bankruptcy trustee Name and address	Derek A Henderson T1 1765-A Lelia Drive Suite 103 Jackson, MS 39216	Contact phone 601-948-3167 Email trustee@derekhendersonlaw.com

For more information, see page 2 >

Debtor **Emma Christine Everett**Case number **25-50650-KMS**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov .	Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501	Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 228-563-1790 Date: 5/2/25
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 19, 2025 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: Derek A Henderson T1 Zoom video meeting. Go to zoom.us/join, enter Meeting ID 737 172 4879 and Passcode 9305294709 , OR call 769-219-3337. For additional meeting information go to www.justice.gov/ust/moc
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Filing deadline: 8/18/25 Filing deadline: 30 days after the conclusion of the meeting of creditors	
11. Creditors with a foreign address	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
12. Exempt property	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	